A Rising Cost and Concern: Catastrophic Medical Claimants

With the ACA’s removal of annual and lifetime dollar limits on all employer health plans, the possibility of a truly catastrophic medical claimant (e.g., greater than $1 million) has never been higher. In the 2015 Aegis Risk Medical Stop-Loss Premium Survey (in conjunction with the ISCEBS), over 20% of respondents reported such a claimant in the past two policy periods.

Join the Baltimore Chapter of the International Society of Certified Employee Benefit Specialists (ISCEBS) and speaker Ryan Siemers as we analyze the potential “hit” such claims can cause and ways to manage the risk.

Pertinent topics to be discussed include:

- Awareness of Catastrophic Conditions and Their Prevalence
- The Impact Catastrophic Claims on Traditional Stop Loss
- Forward Strategies for Employers of All Sizes to Manage this Risk

Register and Pay for Two Programs and Get the Third One Free!

DATE
Thursday, February 18, 2016

TIME
8:30 a.m. Registration & Refreshments
8:50 a.m. – 10:30 a.m. Program (100 minutes)

COST
$35 for Baltimore Chapter Members
$45 for Non-Members; $50 for Walk-Ins

Notes New Location Listed Below

LOCATION
PSA Insurance & Financial Svcs.
Susquehanna Room, 5th Floor
11311 McCormack Road
Hunt Valley, MD 21031-8622

RSVP by Monday, February 15th!
There will be no refunds for cancellations received after Tuesday, February 16th.

Check all that apply:
___ CEBS
___ CMS
___ GBA
___ RPA
___ PSA Employee
___ Balt. Chapter Member

Registration Form

Try our easier registration online—you can even pay online if you have a PayPal account.
Log on to http://www.baltimore-iscebs.org/. Click on Program and Events Calendar, then Online CEBS Program Registration.

Please Print:
Name: __________________________________________
Company: _______________________________________
Address: _________________________________________
City/State: _______________________________________
E-Mail Address: ___________________________________
Telephone: __________________________
Fax: __________________________
Ryan Siemers, CEBS

Ryan Siemers is the founder of Aegis Risk LLC, a consulting firm focused on medical stop loss and the financial management of catastrophic medical claimants.

Since founding Aegis Risk in 2005, Ryan has provided risk assessments of medical stop loss coverage to numerous private and public employers throughout the United States. As a recognized expert on medical stop loss, he is frequently quoted in national trade journals and regularly speaks to audiences in the employee benefits, risk management and health care arenas. He is the author of the annual *Aegis Risk Medical Stop Loss Premium Survey*, done in conjunction with the International Society of Certified Employee Benefits Professionals (ISCEBS).

With nearly 25 years of employee benefits experience, Ryan earlier served as a health and welfare consultant for Hewitt Associates in their Washington, D.C. consulting office. He also worked for William M. Mercer and Towers Perrin in their Tampa, Florida offices, and began as an employee benefits underwriter for The Travelers in Dallas, Texas for two years prior to entering consulting.

Ryan has Bachelor of Arts in Economics from Baylor University and a Masters in Business Administration from the University of Florida. He is a Certified Employee Benefits Specialist (CEBS).